



FEMA

Snoqualmie Home High and Dry

King County, WA - The Snoqualmie River pays periodic visits to the historic neighborhoods of the former mill town of Snoqualmie, Washington. In eight major floods since 1990, the river delivered muddy water and misery to the homes and lives of hundreds of residents. In each of these events water covered most of the floor of the Snoqualmie Valley.

Brian Tate bought his Snoqualmie home in 1988 and became all too familiar with major flood damage during the big event of 1990. The water was just under the flooring in 1995, 2003, and 2005, but he suffered big losses again in 2006. "It doesn't matter much if it's three inches above the floor, or three feet. The damage is done," said Brian.

In recent years, homeowners like Brian decided they'd had enough of the depressing ritual of throwing out much of what they own, cleaning the rest, then drying out and rebuilding. It was time to take action. So he and several neighbors decided to accept the offer of help from King County's Structural Elevation Program, which coordinates resources to raise houses out of harm's way.

Brian found that it takes a lot of time and effort to complete a home elevation project. Funding came, in part, from a Federal Emergency Management Agency (FEMA) Flood Mitigation Assistance Program grant. The King County River Improvement Fund provided additional money. Because Brian's home had been declared "substantially damaged" (damage was more than 50 percent of the value of the structure) it was eligible for an Increased Cost of Compliance (ICC) insurance benefit as part of his National Flood Insurance Program (NFIP) coverage. Brian also contributed to the cost of the elevation project and related improvements to his home.

After the funding was in place, a great deal of effort went into planning the elevation project, getting the required permits, negotiating with a contractor, and finally lifting and modifying the building and its foundation. Miraculously, the project was completed just before January 7th, 2009, when the mighty Snoqualmie flooded once again, causing Kimball Creek to flow backwards into Brian's yard and under the house.

The King County Flood Warning Program had provided most residents with enough time to move their belongings from the storage areas beneath their elevated homes and to drive their cars to high ground. "In general, things went better than I had expected," said Brian. A tour through the neighborhoods of Snoqualmie shows how determined people can rise up to secure a safe and affordable future.



**King County,
Washington**



Quick Facts

Year:

2006

Sector:

Public/Private Partnership

Cost:

Amount Not Available

Primary Activity/Project:

Elevation, Structural

Primary Funding:

Flood Mitigation Assistance (FMA)